

TERMS & CONDITIONS
Financial Institutions

March 2021 Edition

PAYMENTS

COMMERCIAL PAYMENTS UNDER PSD2 REGULATION - EU REGULATION 260/2012

EUR or SEK currencies, within 28 EU Member States + 3 EFTA States (Norway, Iceland, Liechtenstein) countries

Option SHA

- In favour of our Group customers

Free of charge

OTHER COMMERCIAL PAYMENTS

Option BEN/SHA

- In favour of our Group customers

Free of charge

- In favour of third Bank's customers (Charges are for the beneficiary's account and are deducted from the amount payable)

EUR Payments
Other currencies

Eur 30.00
Eur 35.00

Option OUR

- In favour of our Group customers

0.25% (min. Eur 30.00)

- In favour of third Bank's customers (Charges are for the beneficiary's account and are deducted from the amount payable)

EUR Payments
Other currencies

0.25% (min. Eur 30.00) + charges claimed by Third bank
0.25% (min. Eur 35.00) + charges claimed by Third bank

ADDITIONAL COMMISSIONS APPLIED TO ALL PAYMENTS

Amendment fee
Amendment fee

Up to 6 months Eur 30.00
Over 6 months Eur 50.00

Cancellation fee
Cancellation fee

Up to 6 months Eur 30.00
Over 6 months Eur 50.00

Non-STP charges beneficiary at BPER Group
Non-STP charges to Third bank

Eur 10.00
Eur 15.00

Investigation fee
Investigation fee

Up to 6 months Eur 30.00
Over 6 months Eur 50.00

BANK-TO-BANK

Transfers in favour of banks (MT2XX)

Free of charge

DOCUMENTARY CREDITS

Advising Commission
Confirmation commissions - per quarter or part thereof (subject to - market conditions)

Eur 60.00
0.35% min. Eur 100.00

Payment / Negotiation commissions
Amendments (per item)

0.35% min. Eur 100.00
Eur 60.00

Acceptances and/or engagements by our bank (subject to market conditions) up to:

3 months
4 months
5 months
6 months

0.55% min. Eur 100.00
0.675% min. Eur 100.00
0.80% min. Eur 100.00
1.05% min. Eur 100.00

Payments to other banks (covering claims for reimbursement)
Documents with discrepancies (per item)

Eur 80.00
Eur 60.00

Transfer of credit	0.35% min. Eur 100.00
Cancellation/non availment	Eur 50.00
Handling fees	Eur 50.00

GUARANTEES AND AVALS

Opening Fees / Handling fees	Eur 25.00
Issuing Commissions per year or part thereof (subject to market conditions) payable in advance	Min. 0.35% - Min. Amount Eur 85.00 for each period
Legal Fees	At cost
Stamps	According to Italian Law in force
Amendment commissions (for each amendment plus commissions, if any, on increased amount and/or for period of extension of expiry date)	Eur 110.00
Fees for Cancellation of Guarantee before original Expiry Date	Eur 10.00
Swift charges (for each swift message)	Eur 16.00
Courier charges/Postal charges	At cost
Claim Fees (for each claim, if any)	Eur 20.00
Issuing of duplicate	Eur 20.00
Advising to Beneficiary of Guarantees issued by other Banks	Eur 42.00 each, plus Swift Charges (if any) Eur 16.00 for each swift message, plus Courier/Postal Charges (if any) at cost

ACCOUNT CONDITIONS, INQUIRING AND REPORTING

Account Maintenance	As per agreement
Credit Interest	As per agreement
Debit Interest	As per agreement
Value Date (credit entries)	As per market cut-off times
Minimum balance	As per agreement
Audit Certificates	Eur 75.00
Investigations	Eur 30.00
Statements (MT950)	free of charge
Interest Statements	free of charge
In paper / Quarterly	Eur 25.00
Legal fees	At cost
Stamps	According to Italian Law in force

CHEQUES, CLEAN AND DOCUMENTARY COLLECTION

Cheques drawn on us	Free of charge
Stop payment	Eur 50.00
Swift to Cheque	As per agreement
Clean bills	0.30% min. Eur 40.00
Documentary collections with/without bills	0.30% min. Eur 40.00
Cheques drawn on third Italian banks	Charges claimed by third Italian Bank
Amendment of prior instructions	Eur 40.00
Bills returned unpaid	
- Return "free of payment" of clean bills	Eur 40.00
- Return "free of payment" of documentary collections	0.30% min. Eur 40.00
- Protest charges (please note that, in case of protested bills, all related charges are claimed to the remitting bank)	Eur 40.00 + all related charges

ADDITIONAL INFORMATION

STAMP DUTY ON BILLS OF EXCHANGE

as per Italian Law (DPR N° 642 of 26 October 1972 – Engl. "A" and subsequent modifications)

Bills issued in Italy and payable in Italy	12‰ of face amount
Bills issued in Italy and payable abroad	9‰ of face amount
Bills issued abroad and payable in Italy of payable abroad	12‰ of face amount

(50% reduction if bills bear stamp duty of the respective Country of origin)

GENERAL CONDITIONS

Documentary Credits and Collections are subject respectively to "Uniform Customs and Practice for Documentary Credits" (2007 revision Brochure n. 600) and to "Uniform Rules for Collections" (URC 522) fixed by the International Chamber of Commerce.

All miscellaneous expenses such as postage, swift as well as Correspondents' charges are to the debit of the ordering bank.

All payment routed through BPER Banca SpA in favour of customers of its subsidiary banks are treated without any additional charges and under the same value date.

This schedule supersedes all our terms and conditions for banks previously quoted.